



Analysis of the effect of training, job satisfaction, and work stress on the performance of frontliner employees at pt bank central asia, tbk asia medan branch

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ABSTRACT

This study aims to examine the influence of training, job satisfaction, and work stress on the performance of frontliner employees at PT Bank Central Asia Tbk, Asia Medan Branch, both partially and simultaneously. The population in this study consists of 74 people. The sampling technique used was saturated sampling with a total of 74 respondents. Data were collected through questionnaires, employing a quantitative approach and analyzed using SPSS. Validity testing was conducted with Pearson Correlation $> 0,30$, and reliability testing used Cronbach's Alpha > 0.60 . The results indicate that all research instruments are valid and reliable. The findings reveal that both partially and simultaneously, training, job satisfaction, and work stress have a positive and significant effect on employee performance. Training was proven to enhance employees' abilities, skills, and understanding in carrying out their tasks, thereby contributing positively to performance improvement. Job satisfaction also plays an essential role in maintaining employees' motivation, enthusiasm, and loyalty to the company, which ultimately impacts the quality of frontliner services. Meanwhile, work stress in this study was found to have a positive effect on performance, indicating that a certain level of pressure can encourage employees to work more focused, responsive, and driven to achieve established targets. Overall, the contribution of the three variables to employee performance is 60,10%, while the remaining 39,90% is influenced by other factors outside this study. Therefore, the company is advised to continuously improve the quality of training programs, pay attention to factors that foster job satisfaction, and manage work stress at an appropriate level so that it can serve as a positive driver in enhancing employee performance.

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INTRODUCTION

In an increasingly competitive business environment, the quality of human resources has become one of the key determinants of organizational success. Organizations that lack competence will be eliminated, whereas those with strong capabilities are more likely to survive. Human resources constitute the most essential asset within a company, as they play a pivotal role in all organizational activities. Only high-quality human resources are capable of competing effectively in a dynamic business landscape.

The success of an organization can be reflected through the performance of its employees. Every company consistently strives to enhance employee performance to ensure that operational activities run smoothly and organizational goals can be achieved. In facing contemporary challenges, employees are required to demonstrate professionalism. Therefore, human resources (HR) must be effectively maintained, managed, and developed as a critical organizational asset.

PT Bank Central Asia Tbk, one of the largest banks in Indonesia, has also experienced demographic shifts within its organizational structure. As the number of employees from diverse generational groups increases, the bank must understand the factors that influence employee performance. This is essential because employee performance serves as a central determinant of organizational productivity and overall success. As a leading bank in Indonesia, BCA continuously strives to improve employee performance in order to deliver optimal service quality to its customers. Established on 21 February 1957 and headquartered in Jakarta, BCA supports personal financial planning and business development through a wide range of high-quality and targeted financial products and services. Supported by a strong inter-branch network, an extensive ATM network, and other electronic banking channels, BCA provides convenience and efficiency in customer transactions.

In Medan, the Asia Branch of BCA, encompassing all KCU and KCP units in the region, remains committed to facilitating customer banking activities and expanding its network by offering financial products and services that support customer business needs. KCU Asia oversees several branch units, including KCP Sumatera, KCP Asia Mega Mas, KCP Rahmadsyah, KCP HM Yamin, KCP Asia II, KCP Citraland Gama City, and Kantor Kas Centre Point. As the number of customers conducting transactions increases, more branch offices have been established to meet customer demand and enhance service quality. This expansion requires additional frontliner employees to handle growing customer transaction needs. Such developments indicate the importance of understanding the factors that influence employee performance. In this context, training, job satisfaction, and work stress emerge as highly relevant variables.

Training is one of the essential components in improving employee performance. It is a structured process aimed at developing employee skills and competencies. Effective training helps employees acquire new skills, enrich their knowledge, and adapt to technological advancements and evolving work procedures. Well-designed training programs enhance employee capabilities, which in turn increase productivity and work efficiency. Findings from previous studies highlight the significance of training. Research conducted by (Pujangga, 2023) titled "The Effect of Training on Employee Performance in the Warehouse Department of PT Ching Luh Indonesia in Tangerang" demonstrated that training has a positive and significant influence on employee performance. Conversely, research by (Prasetya & Faizal, 2021) titled "The Effect of Training and Motivation on Employee Performance at Kopiloka 3.0 Palembang" found that training does not influence employee performance, although motivation does.

In practice, training at BCA cannot be conducted simultaneously across all units. For example, when launching a new product or system, all units are required to implement the new procedures immediately, even when direct training has not yet been provided. Often, information is delivered through virtual sessions (e.g., Zoom) without hands-on practice. This occurs because banking operations cannot be halted for training activities, requiring training to be conducted in

rotation. As a result, employees who have not yet received training may encounter difficulties when facing unfamiliar procedures.

Job satisfaction is also an important factor influencing employee performance. Employees who are satisfied with their work tend to demonstrate higher levels of motivation, loyalty, and engagement. Job satisfaction is influenced by several factors, including compensation, work environment, career development opportunities, and harmonious relationships with supervisors and colleagues. Research by (Paparang et al., 2021) on “The Effect of Job Satisfaction on Employee Performance at PT Pos Indonesia Manado Office” found that job satisfaction positively influences employee performance. However, a study by (Triastuti et al., 2021) titled “The Influence of Training, Work Environment, and Job Satisfaction on Employee Performance at PT Mandom Indonesia Tbk Jakarta” showed that training and work environment significantly affect performance, whereas job satisfaction does not.

According to the Collective Labor Agreement established between the company and the labor union, employees are required to work 40 hours per week, 8 hours per day, Monday through Friday, from 08:00 to 17:00. However, in practice, many employees work beyond the designated hours due to high workloads. This results in employees being unable to complete tasks within scheduled working hours and not receiving overtime compensation. Prolonged exposure to such conditions may decrease job satisfaction and, consequently, negatively affect performance in the long term.

Work stress is another important factor affecting employee performance. Stress in the workplace may arise from various factors, including changes in job responsibilities due to technological developments, promotions or transfers, work environment conditions, interpersonal conflicts, and performance targets. Stress occurs when individuals face demands that exceed their ability to adapt. Reducing excessive stress is crucial to maintaining and improving employee performance. Research by (Aulia, 2021) titled “The Effect of Work stress on Employee Performance at PT PLN (Persero) Area Jambi Rayon Telanipura” found that work stress significantly influences employee performance. Meanwhile, research by Amelia Alsa and Mirna Angelia titled “The Influence of Work stress and Workload on Employee Performance at Universitas Tjut Nyak Dhien” revealed that work stress and workload do not influence employee performance.

Currently, frontliners are responsible not only for performing routine banking activities but also for achieving specific performance targets. These include targets related to banking products, insurance, working capital loans, mortgages, vehicle loans, and customer satisfaction indicators (service level assessments). Employees who struggle to achieve these targets often experience heightened stress, which, if prolonged, may decrease their work performance. The simultaneous influence of training, job satisfaction, and work stress is especially critical in the banking sector because frontline service relies heavily on accuracy, compliance, and real-time customer interaction. Compared to other service industries, banking faces higher regulatory pressure and transactional risk, making the need for well-trained, satisfied, and psychologically stable employees even more essential for sustaining service quality and organizational performance.

Performance is one of the primary indicators used to determine whether an organization has successfully achieved its objectives. Organizational performance is strongly influenced by the quality of work carried out by its employees. Employee performance is considered satisfactory when employees complete assigned tasks effectively, and the outcomes meet organizational expectations. Research by (Nadia et al., 2022) titled “The Influence of Job Training and Work stress on Employee Performance (Study on Administrative Staff at PT Swadharma Sarana Informatika Yogyakarta)” reported that training and work stress simultaneously exert a positive and significant influence on employee performance. Similarly, research by (Setiani & Febrian, 2023) titled “The Influence of Job Training, Work Environment, and Job Satisfaction on Employee Performance at PT Indomarco Prismatama Jakarta” found that these variables collectively have a positive and

significant effect on employee performance. The inconsistency in previous research findings—particularly regarding whether training, job satisfaction, and work stress significantly influence employee performance—creates a theoretical gap that this study aims to address. Divergent results across studies indicate that the effects of these variables may differ depending on organizational context, employee characteristics, and work conditions. Therefore, this study seeks to clarify these inconsistent relationships by examining them within the specific setting of frontliner employees at BCA Asia Medan Branch.

The performance evaluation of the KCU and KCP Asia branches shows that the average score in October 2024 was 979.57, indicating a good performance category. In November 2024, the average score increased slightly to 980.23, also within the good category. In December 2024, the average score reached 972.70, still categorized as good. However, in January 2025, the average performance score declined markedly to 792.79, which falls into the poor category, and in February 2025 the score increased to 863.13, categorized as fair.

These results indicate a performance decline during January and February 2025, shifting from the good category to poor and fair categories. Individual performance in the banking sector, particularly among frontliners (Customer Service officers and Tellers), is assessed based on customer satisfaction levels aligned with established service standards and technical competencies related to customer service delivery. Efforts to improve employee performance—especially in the context of customer service—have prompted human resource management to implement training programs for prospective employees. These programs aim to familiarize new employees with the tasks and responsibilities they will undertake. Against this background, the present study was conducted to analyze the influence of training, job satisfaction, and work stress on the performance of frontliner employees at the BCA Asia Medan branch.

Understanding these variable relationships enables BCA to design more targeted training, performance-oriented policies, adequate compensation, and balanced work pressure. The study's findings are expected to support BCA's HR development and provide a reference for other organizations in managing employee performance. These considerations form the basis for conducting the study titled "Analysis of the Influence of Training, Job Satisfaction, and Work Stress on Frontliner Performance at PT Bank Central Asia, Asia Medan Branch."

RESEARCH METHOD

The scope of the study focuses on variables related to human resource management, specifically training, job satisfaction, and work stress, which are assumed to have a direct influence on employee performance and contribute to achieving the desired level of performance among frontliner employees at PT Bank Central Asia, Asia Medan Branch. This research employs a quantitative approach, as the data were collected using a structured research instrument in the form of a questionnaire, and the study aims to test the hypotheses that were formulated in advance. The research was conducted at PT Bank Central Asia, Asia Medan Branch, located at Jalan Asia No. 1C Medan, and carried out from May 2025 to September 2025. The May–September 2025 research period was selected because employee performance records were fully available and aligned with the bank's internal reporting cycle. This mid-year timeframe also reflects typical workload fluctuations that may influence stress levels, training implementation, and job satisfaction, thereby affecting the relationships among the study variables.

The population of this study consists of 74 frontliner employees at PT Bank Central Asia, Asia Medan Branch. The sampling method used is saturated sampling, in which all members of the population are included as research subjects. The saturated sampling method is justified because the population of 74 frontliners is small and manageable, allowing complete data collection and minimizing sampling bias. This strengthens internal validity, although the use of a full population sample limits external generalizability, making the findings most applicable to the studied branch.

The data analysis techniques employed include classical assumption testing is a statistical requirement that must be fulfilled in multiple linear regression analysis based on the Ordinary Least Squares (OLS) approach. Regression analyses that do not employ OLS, such as logistic regression or ordinal regression, do not require these assumptions. Likewise, not all classical assumption tests are necessary for all types of linear regression; for example, multicollinearity testing is not required in simple linear regression, and autocorrelation testing is unnecessary for cross-sectional data. Common classical assumption tests include multicollinearity, heteroscedasticity, normality, autocorrelation, and linearity tests. Statistical testing in this study consists of Multiple Linear Regression Analysis and Multiple Linear Correlation Coefficient Analysis.

Table 1. Operational Definitions Variables

Variables	Ratio	Formula	Reseacher
Capital Structure	Debt to Equity Ratio	$DER = \frac{\text{Total Debt}}{\text{Total Equity}}$	(Syahwildan & Sutrisno, 2020)
Profitability	Return on Asset	$ROA = \frac{\text{Net Income After Tax}}{\text{Total Assets}} \times 100\%$	(Latifah & Wirman, 2021)
Profitability	Net Profit Margin	$NPM = \frac{\text{Net Income}}{\text{Revenue}} \times 100\%$	(Supardi et al., 2018)
Operational	BOPO Ratio	$BOPO = \frac{\text{Operational Expenses}}{\text{Operational Income}} \times 100\%$	(Hendrawan Raharjo et al., 2020)

Through this approach, the study aims to present a comprehensive overview of the financial performance and operational efficiency of Indonesia's major banks during the period 2020–2024. The research employs classical assumption tests and hypothesis testing using the SPSS version 29 statistical software package.

The use of a quantitative research approach in this study is based on the objective of obtaining measurable and empirically verifiable results regarding the factors that influence banking profitability in Indonesia. The quantitative approach enables the researcher to process numerical data statistically, thereby producing valid and reliable conclusions. This method aligns with the nature of the study, which focuses on the relationships among financial variables—namely capital structure, operational efficiency, and profitability—that are generally measured through financial ratios. Thus, the application of quantitative analysis provides a strong foundation for hypothesis testing and for identifying the significance of relationships among the examined variables.

The selection of the research population, which consists of four major banks—Bank Mandiri, Bank Rakyat Indonesia, Bank Negara Indonesia, and Bank Central Asia—is grounded in their strategic role within the national economy. These banks possess the largest total assets in Indonesia and make significant contributions to maintaining the stability of the national financial system. Moreover, they represent the most dominant structure within the Indonesian banking industry and exert substantial influence over the direction of national financial policy. By focusing on these leading banks, this study aims to present a representative overview of the overall condition and performance of the Indonesian banking sector.

The purposive sampling method was employed because this study required specific criteria aligned with its objectives. Only banks that were consistently listed on the Indonesia Stock Exchange (IDX) during the 2020–2024 period, published complete and audited annual financial statements, and provided relevant data for analyzing the research variables were selected. This sampling technique ensures that the data analyzed are valid, consistent, and comparable across time periods. Additionally, the use of purposive sampling minimizes bias and enhances the

credibility of the findings, as it includes only institutions with high transparency and strong corporate governance practices.

RESULTS AND DISCUSSIONS

Normality Test

a. Histogram Method

Normality testing using the histogram method is illustrated as follows:

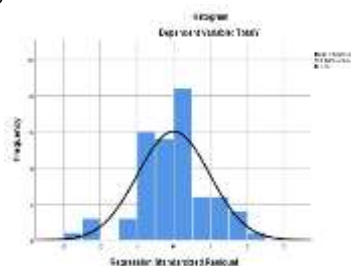


Figure 1. Normality Test Using Histogram Method

Figure 1. shows that the curve forms an approximately symmetrical bell shape, indicating that the data are normally distributed. To further support this conclusion, a Normal Probability Plot (P-Plot) is also examined.

b. Normal P-Plot Method

Normality testing using the P-Plot method is shown as follows:

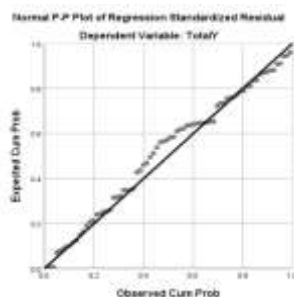


Figure 2. Normality Test Using Normal Probability Plot

Figure 2. demonstrates that the plotted points closely follow the diagonal line, suggesting that the data are normally distributed. Given that visual interpretation of P-Plots contains a degree of subjectivity, a statistical method is needed to confirm the normality of the data.

c. Kolmogorov-Smirnov Test

The results of the Kolmogorov-Smirnov test are presented below:

Table 1. Results of the Normality Test

		Training	Job Satisfaction	Work stress
N		74	74	74
Normal Parameters ^{a,b}	Mean	.0000000	.0000000	.0000000
	Std. Deviation	3.63401132	3.54857809	3.12913093
Most Extreme Differences	Absolute	.073	.038	.116
	Positive	.054	.038	.087
	Negative	-.073	-.036	-.116

Kolmogorov-Smirnov Z	.073	.038	.116
Asymp. Sig. (2-tailed)	.200	.200	.059

a. Test distribution is Normal.

b. Calculated from data.

Based on Table 1, the significance values for the variables are as follows: training = 0.200, job satisfaction = 0.200, and work stress = 0.059. As all significance values exceed 0.05, it can be concluded that the data used in this study are normally distributed.

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		74
Normal Parameters ^{a,b}	Mean	.000000
	Std. Deviation	2.59184960
Most Extreme Differences	Absolute	.102
	Positive	.046
	Negative	-.102
Kolmogorov-Smirnov Z		.102
Asymp. Sig. (2-tailed)		.054

a. Test distribution is Normal.

b. Calculated from data.

The One-Sample Kolmogorov-Smirnov Test presented in Table 2. shows that the Asymp. Sig. (2-tailed) value for training, job satisfaction, and work stress on employee performance is 0.054, which is greater than 0.05. Thus, all data are confirmed to be normally distributed.

Multicollinearity Test

The results are presented below:

Table 3. Multicollinearity Test Results

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	4.373	4.918		.889	.377		
1 Training	.200	.067	.239	2.971	.004	.845	1.183
Job Satisfaction	.250	.059	.331	4.221	.000	.889	1.125
Work stress	.441	.074	.485	5.980	.000	.831	1.203

a. Dependent Variable: Employee Performance

According to Table 3, the training variable (X1) has a VIF value of 1.183 with a tolerance value of 2.971. The job satisfaction variable (X2) has a VIF value of 1.125 with a tolerance of 4.221. The work stress variable (X3) has a VIF value of 1.203 with a tolerance of 5.980. All VIF values are below 10 and tolerance values exceed 0.10, indicating that multicollinearity is not present among the independent variables.

Heteroscedasticity Test

a. Scatterplot Method

The scatterplot method is applied as shown in Figure 3:

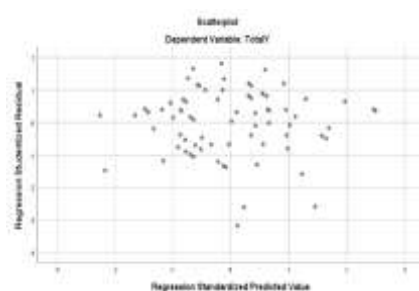


Figure 3. Heteroscedasticity Test Using Scatterplot Method

A model is considered free from heteroscedasticity if the points are randomly and evenly dispersed without forming specific patterns such as clustering, narrowing, or widening. Figure 3. indicates that the points are scattered randomly, suggesting the absence of heteroscedasticity.

b. Glejser Method

In addition to the scatterplot, the Glejser test was conducted using absolute residuals (*abs_res*) as the dependent variable. Results are shown below:

Table 4. Glejser Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.980	2.848		.695	.489
Training	-.022	.039	-.070	-.563	.575
Job Satisfaction	-.062	.034	-.220	-.1812	.074
Work stress	.088	.043	.260	2.069	.051

a. Dependent Variable: *abs_res*

Table 4 shows significance values of 0.575 for training (X1), 0.074 for job satisfaction (X2), and 0.051 for work stress (X3). Since all values exceed 0.05, it can be concluded that heteroscedasticity is not present, and the model satisfies the classical assumption requirements.

Multiple Linear Regression Analysis

Based on the regression results in Table 3, the regression equation is as follows:

$$Y = 4.373 + 0.200X_1 + 0.250X_2 + 0.441X_3$$

The equation may be interpreted as follows: (a) If training, job satisfaction, and work stress are assumed to be zero, the employee performance value is 4.373 units. (b) An increase of one unit in training will increase employee performance by 0.200 units, assuming other variables remain constant. (c) An increase of one unit in job satisfaction will increase employee performance by 0.250 units, assuming other variables remain constant. (d) An increase of one unit in work stress will increase employee performance by 0.441 units, assuming other variables remain constant.

Correlation Coefficient Testing

The multiple correlation coefficient test is conducted to examine the combined relationship among training, job satisfaction, and work stress with employee performance. IBM SPSS Statistics 20.0 was used for this analysis. The results are presented in Table 5:

Based on Table 5, the multiple correlation coefficient is 0.786, which falls within the coefficient interval of 0.600–0.799, indicating a strong relationship. This means training, job

satisfaction, and work stress collectively exhibit a strong correlation with the performance of frontliner employees at PT Bank Central Asia Tbk, Asia Medan Branch.

Hypothesis Testing

To determine the t-table value, the degrees of freedom (df) must first be established based on the research data. Using a 95 percent confidence level and a 5 percent significance level (two-tailed test), the degrees of freedom are calculated using the formula $df = n - k$, where n is the number of respondents and k is the number of independent variables. With 74 respondents in this study, the degrees of freedom are $df = 74 - 3 = 71$. Accordingly, the t-table value for $df = 71$ is 1.994. Based on Table 3, the results show that: (a) Training has a calculated t-value of $2.971 \geq 1.994$ and a significance value of 0.004. This indicates that training has a positive and significant effect on employee performance. Therefore, H_0 is rejected and H_a is accepted, meaning that training significantly influences the performance of frontliner employees at PT Bank Central Asia Tbk, Asia Medan Branch. (b) Job satisfaction has a calculated t-value of $4.221 \geq 1.994$ and a significance value of 0.000. Thus, job satisfaction has a positive and significant effect on employee performance. Accordingly, H_0 is rejected and H_a is accepted, indicating that job satisfaction significantly influences the performance of frontliner employees at PT Bank Central Asia Tbk, Asia Medan Branch. (c) Work stress has a calculated t-value of $5.980 \geq 1.994$ and a significance value of 0.000. This means that work stress has a positive and significant effect on employee performance. Therefore, H_0 is rejected and H_a is accepted, indicating that work stress significantly influences the performance of frontliner employees at PT Bank Central Asia Tbk, Asia Medan Branch.

Simultaneous F-Test

In this study, the F-table value is 2.73 at a probability level of 0.05. The results are presented in the following table:

Table 6. Simultaneous F-Test Results

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	792.258	3	264.086	37.696	.000 ^b
	Residual	490.391	70	7.009		
	Total	1282.649	73			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Training, Job Satisfaction, Work stress

Based on Table 6, the calculated F-value is 37.696 with a significance value of 0.000. The F-table value is determined as follows:

$$F_{table} = F(k; n - k - 1)$$

$$F_{table} = F(3; 74 - 3 - 1)$$

$$F_{table} = F(3; 70)$$

Where:

n = total sample size

k = number of independent variables

The F-table value for $df(3;70)$ is 2.73. Since the significance value is 0.000 (less than 0.05) and $F_{calculated}(37.696) \geq F_{table}(2.73)$, it can be concluded that all independent variables simultaneously have a significant effect on employee performance. Therefore, H_0 stating that training, job satisfaction, and work stress do not simultaneously affect performance is rejected, and H_a is accepted. This confirms that training, job satisfaction, and work stress have a positive and significant simultaneous effect on the performance of frontliner employees at PT Bank Central Asia Tbk, Asia Medan Branch.

Coefficient of Determination (R^2)

Based on Table 5, the Adjusted R Square value is 0.601, indicating a strong relationship between the independent variables (training, job satisfaction, and work stress) and employee performance. This value falls within the interval of 0.600–0.799, demonstrating a strong correlation. The coefficient of determination of 0.601 (or 60.10 percent) means that training, job satisfaction, and work stress collectively explain 60.10 percent of the variation in employee performance. The remaining 39.90 percent is explained by other variables not included in this research model. The findings provide practical guidance for enhancing HR practices in the banking sector. Training programs should be more hands-on and role-specific, workload management should ensure realistic targets to prevent excessive stress, and performance evaluations should combine service metrics with assessments of employee well-being to capture both output and the conditions influencing employee capacity.

CONCLUSION

Descriptive analysis shows that training at PT Bank Central Asia Tbk, Asia Medan Branch is generally good but still has weaknesses, such as limited problem-solving ability, ineffective off-the-job training, and mismatches between training and job needs. Work stress is high due to unprepared role changes, unclear responsibilities, and conflicting supervisor instructions. Job satisfaction is very good, though issues remain with overtime, supervisor treatment, and coworker support. Employee performance is also very good, but gaps persist in competency development and meeting company standards.

The partial (t-test) results show that training, job satisfaction, and work stress each have t-values exceeding the t-table value, indicating that all three variables positively and significantly influence frontliner performance at PT Bank Central Asia Tbk, Asia Medan Branch. The simultaneous F-test also shows an F-value of 37.696, greater than the F-table value of 2.73, confirming that training, job satisfaction, and work stress collectively have a significant effect on employee performance. The coefficient of determination (Adjusted R^2) in this study is 0.601 or 60.10 percent, indicating that training, job satisfaction, and work stress collectively explain 60.10 percent of the variance in employee performance at PT Bank Central Asia Tbk, Asia Medan Branch. The remaining 39.90 percent is explained by other variables not included in this model. Examples of such variables include work discipline, organizational culture, work motivation, and the work environment, among others, which may also influence employee performance.

For the training variable, the company is advised to enhance the training content by emphasizing problem-solving competencies, conduct systematic evaluations of the effectiveness of off-the-job training by aligning its methods and materials with employees' actual job requirements, and reassess training prerequisites to ensure alignment with job characteristics so that training benefits can be more accurately targeted.

For the job satisfaction variable, improvements in human resource management practices remain necessary. The company is recommended to evaluate employees' workload and time management to ensure that tasks can be completed within reasonable working hours, strengthen the quality of supervisor-subordinate relationships through more open and humane communication, and cultivate a collaborative work culture that supports a healthy, harmonious environment conducive to improved employee performance.

For the work stress variable, the company needs to provide proper briefing before job rotation, clarify job descriptions, and improve supervisor-employee coordination to ensure tasks are structured and manageable. In this study, high job demands were responded to positively, producing very high performance despite some unmet targets. This shows that work stress can become productive energy when managed well. However, excessive stress can lead to distress and harm performance and well-being. Therefore, management must maintain work stress at a healthy and productive level.

Regarding the performance variable, the company is advised to evaluate the effectiveness of its training programs, align training materials with actual job needs, and strengthen supervisory and coaching mechanisms to ensure that employees remain motivated and consistent in meeting the organization's performance standards. This study contributes to improving frontline performance management in the banking industry by providing evidence on the joint effects of training, job satisfaction, and work stress. The findings underscore the need for integrated HRM strategies that strengthen competency-based training, support healthy work environments, and maintain functional stress levels, enabling banks to design performance systems that better address frontline operational challenges and service quality demands.

The results of this study are highly relevant to the formulation of BCA's HR policies, particularly those concerning continuous training, reward systems, and job demand management. The empirical findings demonstrate that training, job satisfaction, and work stress significantly influence frontline performance, indicating that BCA must prioritize sustainable and competency-based training frameworks, develop reward systems that reinforce desirable performance behaviors, and regulate job demands to prevent excessive stress. These insights provide strategic guidance for designing HR policies that are more responsive to frontline operational needs and aligned with organizational performance objectives.

Suggestions for future researchers: this study has several limitations, particularly concerning the number of variables and the sample size. Therefore, future research is encouraged to expand the research scope by involving a larger sample and incorporating additional variables that may influence performance, such as work motivation, leadership, or organizational culture. This approach will allow future findings to be more comprehensive and provide deeper insights into the determinants of employee performance.

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